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(54) **System and method for performing an interactive session for a customer at a self-service transaction terminal**

(57) A system and method for performing an interactive session at a self-service transaction terminal makes use of an account acquisition application running at least in part on a transaction terminal processor which, for example, presents promotional information to a customer on the transaction terminal display screen and prompts the customer for entry of customer contact information which indicates the customer's interest in the information. The entered customer contact information is sent back to a server coupled to the transaction terminal, where the customer contact information is formatted electronically and made accessible to the bank's telemarketing unit for response to the customer.

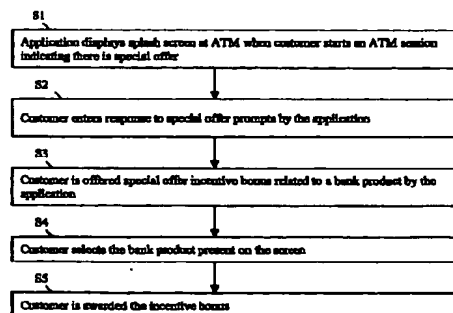


FIG. 2

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Description**Priority Application**

[0001] This application claims the benefit of U.S. Provisional Application No. 60/153,845 filed September 14, 1999.

Field of the Invention

[0002] The present invention relates generally to the field of electronic commerce and more particularly to a system and method for a financial institution, such as a bank, to present information to users at a self-service transaction terminal, such as an automatic teller machine (ATM), on an interactive basis and to update the information from time to time.

Background of the Invention

[0003] Currently, the channel of most frequent contact for customers with a bank is the self-service financial terminal or ATM. For many years, financial institutions, such as banks, have tried very hard to incent customers to use ATMs to do their routine transactions instead, for example, of going into a branch of a bank and talking with bank staff people. Many banks have been very effective at doing that, and a substantial majority of transactions that customers of some banks perform are done at the ATMs instead of with branch staff.

[0004] However, in doing that, banks lose the opportunity to communicate with their customers on a one-to-one basis, for example, to inform the customers of things that are going on and things that may be in the customers' best interest. Therefore, there is a current need for a way for a bank once again to be able to communicate with its customers and to be able to offer them products that might be of interest to them and might have value for them and to give them information, for example, while they are performing a transaction at the ATM. There is likewise a current need for a way for the bank to give the its customers at the ATM the opportunity to respond to such product offers and information in a way that enables the bank to follow up appropriately.

Summary of the Invention

[0005] It is a feature and advantage of the present invention to provide a system and method for a bank to provide information, for example about new products and services, to its customers at an ATM terminal on an interactive basis.

[0006] It is a further feature and advantage of the present invention to provide a system and method for a bank to provide information to its customers at the ATM terminal on an interactive basis, which enables the bank to efficiently and economically update or change the

presented information from time to time.

[0007] It is another feature and advantage of the present invention to provide a system and method for the bank to receive feedback from its customers to determine whether the presented information is of interest to the bank's customers or has value for the bank's customers.

[0008] To achieve the stated and other features, advantages and objects, an embodiment of the present invention makes use of an application running at least in part on an ATM processor which, for example, presents information to a customer on the ATM display screen and prompts the customer for entry of customer information which indicates the customer's interest in the information. The entered customer information is sent back to a server coupled to the ATM terminal, where the information is formatted electronically and made accessible to the bank's telemarketing unit for response to the customer.

[0009] An embodiment of the present invention makes use of computer hardware and software to provide a method of performing an interactive session with a customer at a self-service financial transaction terminal in which information concerning, for example, a special offer is presented to the customer at the transaction terminal. The information can be presented, for example, by displaying the information on the welcome screen of a welcome screen rotation at the transaction terminal. In response to prompts, the customer enters his or her personal identification number and a selection of a customer preferred language. In addition, the information can be presented on a transaction selection screen at the transaction terminal along with prompt for the customer for his or her selection of a special offer option.

[0010] In an embodiment of the present invention, the customer can indicate his or her interest in the special offer, for example, by entering a selection of the special offer option in response to the prompt on the transaction selection screen. The customer's selection of the special offer option launches an account acquisition application, which displays one or more special offer description screens for the customer. In addition, the account acquisition application navigates to a display of terms and conditions for the special offer in response to the customer's selection from a prompt by the account acquisition application of an option to display the terms and conditions.

[0011] In an embodiment of the present invention, a customer who indicates an interest in the special offer, for example, by entering his or her selection of the special offer option, is also prompted to enter customer contact information on a data gathering screen displayed for the customer by the account acquisition application at the transaction terminal. The customer can be prompted to enter one or more of a customer contact telephone number, a customer contact electronic mail address, and a customer contact fax number.

In addition to a customer contact telephone number, the customer can also be prompted to enter a preferred customer telephone contact time.

[0012] In response to the prompt, in an embodiment of the present invention, the interested customer enters his or her customer contact information on the data gathering screen at the transaction terminal, and the customer contact information is stored. When the customer completes his or her session at the transaction terminal, the account acquisition application displays a special offer thank you screen for the customer at the transaction terminal and prints out a customer receipt for the customer having a special offer footer. The customer contact information is sent, for example, to a host server coupled to the transaction terminal and stored in a database coupled to the host server.

[0013] In an embodiment of the present invention, the stored customer contact information can be used, for example, to generate electronic reports and/or paper reports for a telemarketing unit to use in contacting the customer in regard to the customer's interest in the special offer. The information presented to the customer at the transaction terminal can be centrally and independently managed, for example, from a remote location, by screens, groups of transaction terminals, and sponsors of the presented information. Such management can include, for example, additions to, changes in, and/or deletions from the presented information.

[0014] Additional objects, advantages and novel features of the invention will be set forth in part in the description which follows, and in part will become more apparent to those skilled in the art upon examination of the following, or may be learned by practice of the invention.

Brief Description of the Drawings

[0015]

Fig. 1 is a schematic diagram which shows an overview example of key components and the flow of information between the key components for an embodiment of the present invention.

Fig. 2 is a flow chart which illustrates an example of the process of an interactive session with a customer at a self-service transaction terminal for an embodiment of the present invention.

Fig. 3 is a flow chart which illustrates another example of an interactive session for a customer at a self-service transaction terminal for an embodiment of the present invention.

Fig. 4 is a schematic diagram which illustrates an overview example of a global ATM network for an embodiment of the present invention.

Figs. 5 and 6 show a flow chart which illustrates a high level overview of an example of the special offer process for an embodiment of the present invention.

Fig. 7 is a flow chart which illustrates an example of the screen flow process for an embodiment of the present invention.

Fig. 8 is a table which illustrates examples of the portions of the ATM flow which the party or parties participating in the account acquisition aspect are allowed to edit.

Detailed Description

[0016] Referring now in detail to an embodiment of the invention, an example of which is illustrated in the accompanying drawings, Fig. 1 is a schematic diagram which shows an overview example of key components and the flow of information between the key components for an embodiment of the present invention. Referring to Fig. 1, the system and method for an embodiment of the present invention provides an application process at an ATM 10 that enables a financial institution, such as a bank 12, to provide information to a customer 14 at a number of points within the ATM application.

[0017] Fig. 2 is a flow chart which illustrates an example of the process of an interactive session with a customer at a self-service transaction terminal for an embodiment of the present invention. At S1, the application for an embodiment of the present invention displays, for example, a splash screen at the ATM 10 when the customer 14 starts an ATM session. The displayed splash screen indicates, for example, that there is a special offer designed for either a subset of people or for everyone. At S2, if the customer 14 does one or more of a number of things in response to prompts by the application, at S3, the customer 14 is offered certain incentives. If, at S4, the customer 14 selects a certain bank product presented on the screen 16 of the ATM 10 by the application, at S5, the customer 14 receives a bonus, depending on the particular offer.

[0018] In an embodiment of the present invention, the bank 12 can also provide information during a customer's session at the ATM 10. For example, there is real estate that is set aside on the display screen 16 of the ATM 10 for areas where the bank 12 can communicate with the customer 14, as well as on the main navigation bar of the ATM screen display where the customer 14 can choose what the customer 14 wants to do, such as get cash, make a deposit, or see information. An embodiment of the present invention also provides another button on the display screen 16 of the ATM 10 display screen 16, for example, for special offers.

[0019] Fig. 3 is a flow chart which illustrates another example of an interactive session for a customer at a self-service transaction terminal for an embodiment of the present invention. If the customer 14 wants to see what the special offers are, or if the other information provided by the bank 12 during the customer's ATM session is of interest to the customer 14, at S10, the cus-

customer 14 can voluntarily touch the special offer button, which then launches an account acquisition application. At S11, the account acquisition application presents information on the display screen 16 of the ATM 10 about the special offer. The information can be limited, for example, to perhaps two screens of information, if the bank 12 chooses not to overload the customer 14 with information.

[0020] Referring further to Fig. 3, at S12, the customer 14 is then given the opportunity to provide information back to the bank 12 by prompts displayed by the application on the display screen 16 of the ATM 10. For example, the customer 14 can be prompted to enter a selection of an option for the bank 12 to contact the customer 14 by telephone, electronic mail, or fax through the bank's telemarketing capability. If the customer 14 selects the option at S13, the customer 14 is then prompted at S14 to enter a telephone number and a time of day when it would be most convenient for the customer 14 to be contacted or the customer's e-mail address or fax number. At S15, the customer 14 enters the information, and the application session then closes at S16, for example, with a brief message displayed by the application on the screen 16 of the ATM 10 as an appropriate closing comment.

[0021] Thus, an aspect of an embodiment of the present invention is the interactive feature of presenting information and then receiving a positive feedback from the customer 14 and an indication of willingness from the customer 14 to continue. In this aspect, the bank 12 captures a number of items of information. For example, the bank 12 captures the fact that the particular customer 14 entered into the account acquisition application. If the customer 14 chooses to give the customer's telephone number, e-mail address, or fax number to the bank 12, the bank captures that information. The bank 12 also knows the number of the ATM transaction card 18 for the customer 14 person that has performed the ATM session. Any other information that is stored on the magnetic stripe 20 of the customer's transaction card 18 is available to the bank 12. The bank 12 then takes that information and stores it downstream from the ATM 10 in a bank database 22 and prepares reports 24.

[0022] In an embodiment of the present invention, the ATM 10 is connected back to a bank server 26. Depending upon whether the ATM 10 is on-premise or off-premise, the servers are different. Referring again to Fig. 3, regardless of the location, conceptually the information is sent from the ATM 10 back to a server 26 at S16, where the bank 12 can create both paper and electronic reports 24 at S17. For example, the reports 24 are formatted electronically and sent to a telemarketing unit 28 of the bank 12. At S18, the telemarketing unit 28 can then call up the information contained in the reports 24 on a screen and respond appropriately to the customer's inquiry. Thus, the account acquisition application for an embodiment of the present invention affords a bank 12 the capability to communicate with its cus-

tomers in a way that causes the customers to respond appropriately with information. An embodiment of the present invention also includes the technology infrastructure to capture the customer information and to send the information to appropriate marketing people 28.

[0023] Another aspect of the system and method of an embodiment of the present invention is presenting the information to customers in multiple languages. At the start of the ATM session, for example, the customer 14 is prompted to choose the language in which the customer 14 would like to communicate with the bank. The bank's offer can then be made in the language selected by the customer 14 for the session.

[0024] Typically, the ATM 10 is coupled back to the bank servers 26 over a direct connection or a proprietary network 30. However, the account acquisition application for an embodiment of the present invention can be part of a larger program, such as a bank's global network of ATMs. Fig. 4 is a schematic diagram which illustrates an overview example of a global ATM network for an embodiment of the present invention. Referring to Fig. 4, the ATM 10 is coupled over a network 30, such as the Internet, to the bank's servers 26, using a browser-based interface with the customer 14. In such an infrastructure, although the customer 14 is not aware of it, what the customer 14 sees is actually an Internet browser without all of the navigation features at the top of the display screen.

[0025] Thus, an aspect of an embodiment of the present invention is use of the account acquisition application for an embodiment of the present invention in connection with technology infrastructure, such as the global ATM network infrastructure. In such aspect, the bank 12 can provide information that the bank 12 may get, for example, from the Internet 30, put the information on the bank's server 26, and then bring the information forward to the customer 14. In this aspect, the bank 12 can achieve additional interactivity and personalization with the customer 14, and can even coordinate offers between various channels. Other capabilities of this aspect include, for example, giving the customer 14 access to maps so he or she can locate other ATMs while traveling, and furnishing various other information that might be of value to the customer 14, as well as product information.

[0026] An embodiment of the present invention involves ATM application software that provides a mechanism to quickly change promotional text and includes a promotional application that can be changed on a regular and frequent basis and that allows for downloading promotional messages on other screens. It enables a financial institution, such as the bank 12, and its retail partners to quickly introduce and test promotions in various target markets. Previously, the flow of information on promotions was on a one-way basis from the bank 12 to the customer 14. In order to make effective use of promotions, there must be feedback to the bank 12 on

customer interest as well as providing the customer 14 the information that the customer 14 needs to decide whether the promotion has value to the customer 14. An embodiment of the present invention provides an application with this two-way flow of information as well as a mechanism for efficient and low cost updating of the promotional content.

[0027] An embodiment of the present invention enhances the base load of software on the ATM 10. For example, an embodiment of the present invention makes use of a "Special Offer" application. Figs. 5 and 6 show a flow chart which illustrates a high level overview of an example of the special offer process for an embodiment of the present invention. The software provides a designated area on the bank's attractor sequence 30 for the purpose of displaying promotional or seasonal text. This area is not shown if there is no text to display. The software also provides a designated area on "Please Wait," "Thank You," "Sorry," and "Out of Service" screens for the same purpose. The area is not visible if there is no text to be displayed. In all cases, the text is configurable so that it can be different on different screens, groups of ATMs and for different retailers. In addition, text, font, and size are configurable parameters. The text to be displayed is centrally managed, and no visits to the ATM 10 are required to add, change, or delete messages. The display area is highlighted, for example, with a rectangular box, and the screen can also include background design and animation.

[0028] In an embodiment of the present invention, touching a button for the "Special Offer" launches an application that contains, for example, two screens 34 and 36 containing features and benefits of the offer ending in a telephone number request 38 asking the customer 14 if he or she wants to leave a telephone number for follow-up. The second information screen 36 contains a button leading to a "Terms and Conditions" page 40. The application captures a telephone number by area code and number at 42 and a customer supplied indicator of the best time to call at 44. If there is no current offer, the current offer button on the main menu is not displayed.

[0029] An embodiment of the present invention makes use of MIS. Information about the special offer sessions are stored, for example, by a service provider, and forwarded to the bank 12. The records contain appropriate track one and track two data, the supplied telephone number and time to call, as well as date, time, and location. The data is supplied to the bank 12 in a format compatible, for example, with Microsoft Excel or other suitable format and is transmitted daily. Summary reports are also created indicating volumes and locations.

[0030] In an embodiment of the present invention, the customer 14 is provided with a customer receipt 46 which includes a footer with "Special Offer" information, and if there is no "Special Offer," the footer is blank. The attractor text, the copy on each of the "Special Offer"

screens 32 and 34, and the receipt footer are all downloadable. No onsite visits are required to change offers, and the application is designed to minimize the amount of information that must be downloaded with each new offer. In an embodiment of the present invention, text messages can be added, modified, and removed centrally. These messages can vary for different screens, groups of ATMs, and retailers. All data is recorded, including telephone numbers input by customers, time of day for contact, track one data, track two data, date, time, and location, and this data is stored and appropriate files and/or reports are created.

[0031] An embodiment of the present invention allows terminal owners and operators, such as the bank 12, to dynamically change promotional messages on the screen 16 of the ATM 10. The marketing message feature allows promoters to display messages during the high impact points of the ATM transaction and to generate powerful leads by gathering data from the customer 14 at the ATM 10. Both aspects increase the utility of ATMs deployed by the bank 12 by taking advantage of these distributed points of presence. Financial institutions, such as the bank 12, as well as service companies, product companies and others can exploit the ATM 10 as a distribution channel for advertising and promotional information for the items which they sell.

[0032] In an embodiment of the present invention, terminal owners and operators, such as the bank 12, can specify the text displayed on the promotional screen 30 and receipt 46, and the promoters can specify certain data to be gathered from the customer 14. The order in which the screens are displayed can also be modified to create unique presentations. In addition, the messages and/or promotions can be scheduled to activate or deactivate at pre-selected dates. A service provider reports on the data gathered from the interested customer 14 to the promoter, and the service provider and the terminal owner, such as the bank 12 can share in the revenue generated by the lead.

[0033] Fig. 7 is a flow chart which illustrates an example of the screen flow process for an embodiment of the present invention. An embodiment of the present invention includes, for example, a marketing messages level and an account acquisition level. Each level includes options for impact states, such as the "Welcome" screen 30, a "Please Wait" screen 48, a "Thank You" screen 50, and a footer on every receipt 46. One "Welcome" screen 52 can be provided for customization in both levels. In any given screen load, there are typically one to four "Welcome" screens 30, and those screens are rotated as a slide show presentation for the passer-by.

[0034] In every screen load for an embodiment of the present invention, there is a "Please Wait" section 48 of the user experience when the transaction message is delivered to the processing host 26 for verification. Both levels have a default "Please Wait" screen 54

if no custom screen is chosen. The marketing message level allows the terminal owner, such as the bank 12, to create an alternate "Please Wait" screen. The account acquisition level allows the terminal owner, such as the bank 12, to specify two alternate "Please Wait" screens. One screen 56 is used to promote the special offer and for entering the requested data. One "Thank You" screen 58 is provided for customization in both levels. Both levels have a default screen 60 if no custom screen is chosen. Both levels have the option of including a message on the bottom of every transaction receipt 46.

[0035] The account acquisition level for an embodiment of the present invention includes all of the foregoing features and more. This includes the impact states of the marketing message aspect and adds additional features for promotion and gathering consumer data.

[0036] Fig. 8 is a table which illustrates examples of the portions of the ATM flow which the party or parties participating in the account acquisition aspect are allowed to edit. These include, for example, the "Welcome" screen 30, the "Transaction Selection" screen button 32, the "Please Wait: Special Offer" screen 56, the "Please Wait: Thank You for Participating" screen 62, the "Another Transaction Special Offer" button 64, the "Thank You" screen 60, the "Special Offer" footer on every receipt 46, the "Special Offer" on transaction receipt 46, the "Special Offer Description 1" (optional) screen 34, the "Special Offer Description 2" (required) screen 36, the "Special Offer Terms and Conditions" 40, the "Gather Selection" 1-5 screens 66, and the "Gather Input" screens 42 and 44.

[0037] An embodiment of the present invention makes use of a transaction selection screen button. Promotion managers can activate the account acquisition portion of the transaction set by enabling a unique button on the transaction selection screen 32. The selection screen 32 is the point in the flow where the customer 14 chooses the type of transaction he or she wishes to make. Typical transactions include cash withdrawals, deposits, balance inquiries, and transfers. Promoters can add another button for a special offer. If the ATM customer 14 selects this option, he or she navigates to the additional screens regarding the offer.

[0038] The "Special Offer" button for an embodiment of the present invention can be activated or deactivated according to the promoter's schedule. If the button is not displayed on the transaction selection screen 32, the customer 14 is not able to navigate to the special offer information screens 34 and 36. Recording of the lead is started as soon as the customer 14 selects the "Special Offer" button from the transaction selection screen 32. As the customer 14 navigates through the account acquisition screens, the customer 14 is asked to read some information and respond to certain questions. The customer 14 may cancel out at any time. If the customer 14 cancels on any of preselected screens, the ATM 10 still sends a transaction request to the bank host 26 and records as much as possible about the gen-

erated lead.

[0039] In an embodiment of the present invention, when the customer 14 presses the "Special Offer" button on the transaction selection screen 32, a description screen 34, 36 appears. These screens 34, 36 are used to describe the special offer to the customer 14. There can be, for example, two description screens 34 and 36 available. The promoter can use one or both. The first screen 34 is optional, and the second screen 36 is required. The second screen 36 allows the customer 14 to cancel or continue to read the terms and conditions 40. If the customer 14 presses "Continue," flow 68 skips the terms and conditions screen 46 and goes directly to a data gathering screen 42, 44. The terms and conditions screen 46 allows the promoter to provide the contractual information regarding the special offer. This screen 46 is optional for the customer 14 and can be skipped.

[0040] An embodiment of the present invention can provide, for example, five selection screens 66 and two input screens 42, 44 for data gathering. The promoter can use these screens interchangeably. The promoter can use any or all of these seven screens in any combination to create the customer experience that properly sells the special offer and generates the best lead. The input screens 42, 44 provide the customer 14 with an area on the screen to input numerical data with the ATM keypad. All information entered is added to the lead generation data. The selection screens 66 provide the ATM customer 14, for example, with up to eight choices per screen. Each button press on these screens is recorded as part of the lead generation. An example of data gathering is taking a customer's telephone number in an input screen 42 and asking for the best time to call on a selection item at 44.

[0041] An embodiment of the present invention makes use of an "Another Transaction-Special Offer" button. To urge the customer 14, once again, to learn more about the special offer, the promoter can add a button on this final screen 64. This screen 64 is typically used for transaction chaining. If the customer 14 presses the special offer button at this point, the screens navigate to the first special offer description screen 34. If the customer 14 presses "No," the transaction ends, and the ATM 10 navigates to the "Thank You" screen 50. If the customer 14 navigates through the account acquisition screen flow, the ATM 10 provides a special receipt 64 at the end of the transaction. This is another opportunity for the promoter to remind the customer 14 of the offer and gives the customer 14 a "take-away."

[0042] The environment of peoples' understanding of electronic media has changed dramatically since banks started their ATM programs. For example, approximately forty percent of U.S. households are on-line today, and there is a great deal of interest in electronic commerce. People have an understanding of the high levels of security with the use of electronic com-

merce. There is a growing comfort level among people, for example, with banner ads and similar types of things that appear on their PC screens when they are on the Internet and in other electronic media.

[0043] Likewise, customer's will have a high comfort level with use of the system and method for an embodiment of the present invention. Further, the system and method for an embodiment of the present invention can be implemented unobtrusively, while maintaining the extremely high satisfaction rates that banks have set with ATM programs. At the same time, customers are allowed the benefit of responding to bank offers, and the bank has the benefit of being able to make these offers.

[0044] Various preferred embodiments of the invention have been described in fulfillment of the various objects of the invention. It should be recognized that these embodiments are merely illustrative of the principles of the present invention. Numerous modifications and adaptations thereof will be readily apparent to those skilled in the art without departing from the spirit and scope of the present invention.

Claims

1. A method of performing an interactive session with a customer at a self-service financial transaction terminal, comprising:
 - presenting information concerning a special offer to the customer at the transaction terminal;
 - receiving an indication of an interest in the special offer from the customer at the transaction terminal;
 - prompting the customer for entry of customer contact information relative to the special offer at the transaction terminal;
 - receiving the customer contact information from the customer at the transaction terminal;
 - and
 - storing the customer contact information.
2. The method of claim 1, wherein presenting the information further comprises displaying the information on a welcome screen at the transaction terminal.
3. The method of claim 2, wherein displaying the information further comprises displaying the information on the welcome screen of a welcome screen rotation at the transaction terminal.
4. The method of claim 2, wherein displaying the information further comprises prompting the customer for entry of a personal identification number.
5. The method of claim 4, wherein prompting the customer further comprises receiving the customer's entry of the personal identification number.
6. The method of claim 2, wherein displaying the information further comprises prompting the customer for selection of a customer preferred language.
7. The method of claim 6, wherein prompting the customer for the selection of the customer preferred language further comprises receiving the customer's selection of the customer preferred language.
8. The method of claim 1, wherein presenting the information further comprises displaying the information on a transaction selection screen at the transaction terminal.
9. The method of claim 8, wherein displaying the information further comprises prompting the customer for selection of a special offer option on the transaction selection screen.
10. The method of claim 1, wherein receiving the indication of interest further comprises receiving the customer's selection of a special offer option at the transaction terminal.
11. The method of claim 10, wherein receiving the customer's selection of the special offer option further comprises prompting the customer for the selection of the special offer option on a transaction selection screen of the transaction terminal.
12. The method of claim 10, wherein receiving the customer's selection further comprises launching an account acquisition application at the transaction terminal.
13. The method of claim 12, wherein launching the account acquisition application further comprises displaying a special offer description screen for the customer at the transaction terminal.
14. The method of claim 13, wherein displaying the special offer description screen further comprises displaying terms and conditions for the special offer by the account acquisition application at the transaction terminal.
15. The method of claim 14, wherein displaying the terms and conditions further comprises receiving a selection by the customer of an option to display the terms and conditions.
16. The method of claim 15, wherein receiving the customer's selection of the option to display the terms and conditions further comprises prompting the

customer for the selection of the option to display the terms and conditions by the account acquisition application at the transaction terminal.

17. The method of claim 1, wherein prompting the customer for entry of the customer contact information further comprises displaying a data gathering screen for the customer at the transaction terminal. 5
18. The method of claim 17, wherein displaying the data gathering screen further comprises receiving the customer's selection of a special offer option at the transaction terminal. 10
19. The method of claim 18, wherein receiving the customer's selection of the special offer option further comprises prompting the customer for the selection of the special offer option on a transaction selection screen. 15
20. The method of claim 19, wherein receiving the customer's selection of the special offer option further comprises launching an account acquisition application at the transaction terminal. 20
21. The method of claim 20, wherein launching the account acquisition application further comprises displaying a special offer description screen for the customer at the transaction terminal. 25
22. The method of claim 1, wherein prompting the customer for entry of the customer contact information further comprises prompting the customer for entry of at least one of a customer contact telephone number, a customer contact electronic mail address, and a customer contact fax number. 30
23. The method of claim 1, wherein prompting the customer for entry of the customer contact information further comprises prompting the customer for entry of a customer contact telephone number and a preferred customer telephone contact time. 40
24. The method of claim 1, wherein receiving the customer contact information further comprises receiving the information on a data gathering screen at the transaction terminal. 45
25. The method of claim 24, wherein receiving the customer contact information further comprises receiving at least one of a customer contact telephone number, a customer contact electronic mail address, and a customer contact fax number on the data gathering screen. 50
26. The method of claim 24, wherein receiving the customer contact information further comprises receiving a customer contact telephone number and a 55

preferred customer telephone contact time.

27. The method of claim 24, wherein receiving the customer contact information further comprises displaying a special offer thank you screen for the customer at the transaction terminal.
28. The method of claim 24, wherein receiving the customer contact information further comprises providing the customer with a customer receipt having a special offer footer.
29. The method of claim 1, wherein storing the customer contact information further comprises sending the contact information to a host server coupled to the transaction terminal.
30. The method of claim 29, wherein sending the customer contact information to the host server further comprises storing the contact information in a database coupled to the host server.
31. The method of claim 1, wherein storing the customer contact information further comprises generating a report of the customer contact information.
32. The method of claim 31, wherein generating the report further comprises generating at least one of an electronic report and a paper report.
33. The method of claim 32, wherein generating the report further comprises sending the report to a telemarketing unit.
34. The method of claim 33, wherein sending the report to the telemarketing unit further comprises allowing the telemarketing unit to contact the customer according to the report of the customer contact information.
35. The method of claim 1, further comprising allowing independent management of the presented information for at least one of a screen presenting the information, a group of transaction terminals running a screen presenting the information, and a sponsor of the presented information.
36. The method of claim 35, wherein allowing the independent management further comprises allowing central independent management of the presented information.
37. The method of claim 35, wherein allowing the independent management further comprises allowing management of at least one of an addition to, a change in, and a deletion from the presented information from a location that is remote from the transaction terminal.

38. A system for performing an interactive session with a customer at a self-service financial transaction terminal, comprising:

means for presenting information concerning a special offer to the customer at the transaction terminal;
 means for receiving an indication of an interest in the special offer from the customer at the transaction terminal;
 means for prompting the customer for entry of customer contact information relative to the special offer at the transaction terminal;
 means for receiving the customer contact information from the customer at the transaction terminal; and
 means for storing the customer contact information.

39. The system of claim 38, wherein the means for presenting the information further comprises means for displaying the information on a welcome screen at the transaction terminal.

40. The system of claim 39, wherein the means for displaying the information further comprises means for displaying the information on the welcome screen of a welcome screen rotation at the transaction terminal.

41. The system of claim 39, wherein the means for displaying the information further comprises means for prompting the customer for entry of a personal identification number.

42. The system of claim 41, wherein the means for prompting the customer for entry of the personal identification number further comprises means for receiving the customer's entry of the personal identification number.

43. The system of claim 39, wherein the means for displaying the information further comprises means for prompting the customer for selection of a customer preferred language.

44. The system of claim 43, wherein the means for prompting the customer for the selection of the customer preferred language further comprises means for receiving the customer's selection of the customer preferred language.

45. The system of claim 38, wherein the means for presenting the information further comprises means for displaying the information on a transaction selection screen at the transaction terminal.

46. The system of claim 45, wherein the means for dis-

playing the information further comprises means for prompting the customer for selection of a special offer option on the transaction selection screen.

47. The system of claim 38, wherein the means for receiving the indication of interest further comprises means for receiving the customer's selection of a special offer option at the transaction terminal.

48. The system of claim 47, wherein the means for receiving the customer's selection of the special offer option further comprises means for prompting the customer for the selection of the special offer option on a transaction selection screen of the transaction terminal.

49. The system of claim 47, wherein the means for receiving the customer's selection further means for comprises launching an account acquisition application at the transaction terminal.

50. The system of claim 49, wherein the means for launching the account acquisition application further comprises means for displaying a special offer description screen for the customer at the transaction terminal.

51. The system of claim 50, wherein the means for displaying the special offer description screen further comprises means for displaying terms and conditions for the special offer by the account acquisition application at the transaction terminal.

52. The system of claim 51, wherein the means for displaying the terms and conditions further comprises means for receiving a selection by the customer of an option to display the terms and conditions.

53. The system of claim 52, wherein the means for receiving the customer's selection of the option to display the terms and conditions further comprises means for prompting the customer for the selection of the option to display the terms and conditions by the account acquisition application at the transaction terminal.

54. The system of claim 38, wherein the means for prompting the customer for entry of the customer contact information further comprises means for displaying a data gathering screen for the customer at the transaction terminal.

55. The system of claim 54, wherein the means for displaying the data gathering screen further comprises means for receiving the customer's selection of a special offer option at the transaction terminal.

56. The system of claim 55, wherein the means for

receiving the customer's selection of the special offer option further comprises means for prompting the customer for the selection of the special offer option on a transaction selection screen.

57. The system of claim 56, wherein the means for receiving the customer's selection of the special offer option further comprises means for launching an account acquisition application at the transaction terminal.

58. The system of claim 57, wherein the means for launching the account acquisition application further comprises means for displaying a special offer description screen for the customer at the transaction terminal.

59. The system of claim 38, wherein the means for prompting the customer for entry of the customer contact information further comprises means for prompting the customer for entry of at least one of a customer contact telephone number, a customer contact electronic mail address, and a customer contact fax number.

60. The system of claim 38, wherein the means for prompting the customer for entry of the customer contact information further comprises means for prompting the customer for entry of a customer contact telephone number and a preferred customer telephone contact time.

61. The system of claim 38, wherein the means for receiving the customer contact information further comprises means for receiving the information on a data gathering screen at the transaction terminal.

62. The system of claim 61, wherein the means for receiving the customer contact information further comprises means for receiving at least one of a customer contact telephone number, a customer contact electronic mail address, and a customer contact fax number on the data gathering screen.

63. The system of claim 61, wherein the means for receiving the customer contact information further comprises means for receiving a customer contact telephone number and a preferred customer telephone contact time.

64. The system of claim 61, wherein the means for receiving the customer contact information further comprises means for displaying a special offer thank you screen for the customer at the transaction terminal.

65. The system of claim 61, wherein the means for receiving the customer contact information further

comprises means for providing the customer with a customer receipt having a special offer footer.

66. The system of claim 38, wherein the means for storing the customer contact information further comprises means for sending the contact information to a host server coupled to the transaction terminal.

67. The system of claim 66, wherein the means for sending the customer contact information to the host server further comprises means for storing the contact information in a database coupled to the host server.

68. The system of claim 38, wherein the means for storing the customer contact information further comprises means for generating a report of the customer contact information.

69. The system of claim 68, wherein the means for generating the report further comprises means for generating at least one of an electronic report and a paper report.

70. The system of claim 69, wherein the means for generating the report further comprises means for sending the report to a telemarketing unit.

71. The system of claim 70, wherein the means for sending the report to the telemarketing unit further comprises means for allowing the telemarketing unit to contact the customer according to the report of the customer contact information.

72. The system of claim 38, further comprising means for allowing independent management of the presented information for at least one of a screen presenting the information, a group of transaction terminals running a screen presenting the information, and a sponsor of the presented information.

73. The system of claim 72, wherein the means for allowing the independent management further comprises means for allowing central independent management of the presented information.

74. The system of claim 72, wherein the means for allowing the independent management further comprises means for allowing management of at least one of an addition to, a change in, and a deletion from the presented information from a location that is remote from the transaction terminal.

75. A system for performing an interactive session with a customer at a self-service financial transaction terminal, comprising:

a transaction terminal having a processor

capable of storing and displaying promotional
information to the customer and receiving an
indication of an interest in the promotional
information and customer contact information
from the customer at the transaction terminal; 5
a host server coupled to the transaction terminal capable of being programmed with the promotional information and sending the promotional information to the transaction terminal for storage and display; and 10
a database coupled to the host server capable of storing the customer contact information and generating reports of the customer contact information. 15

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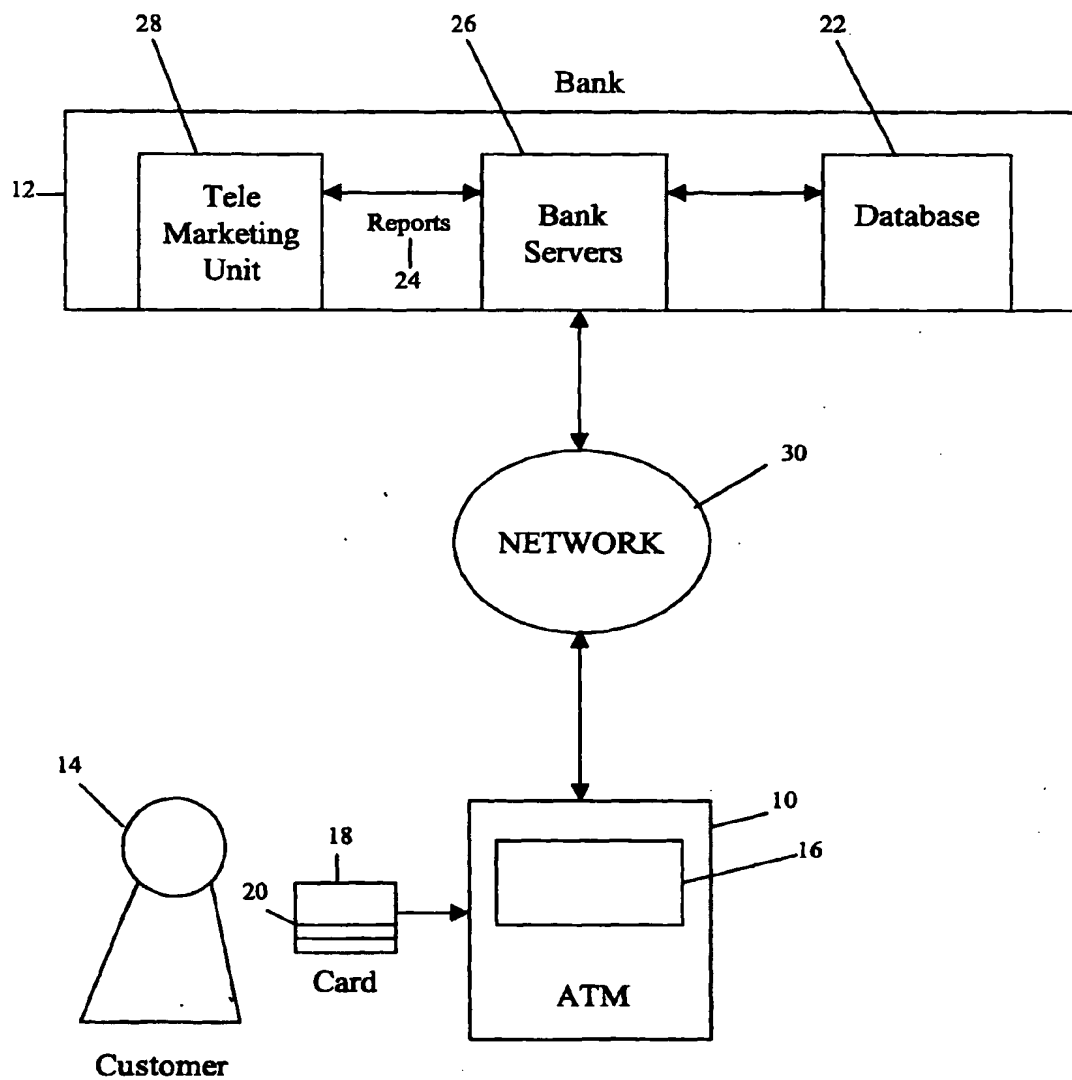


FIG. 1

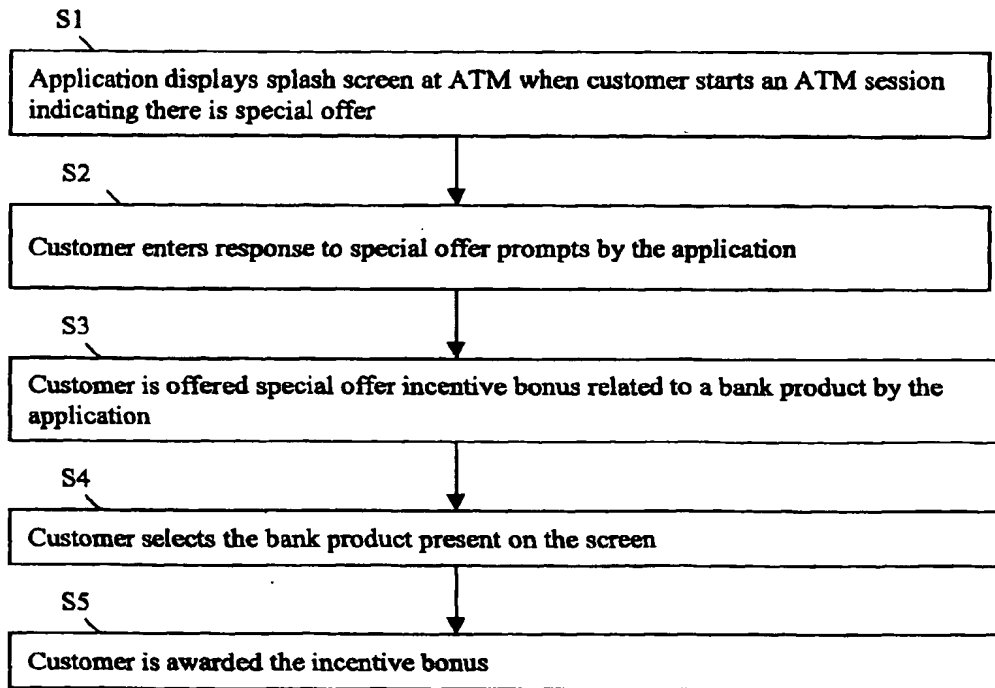


FIG. 2

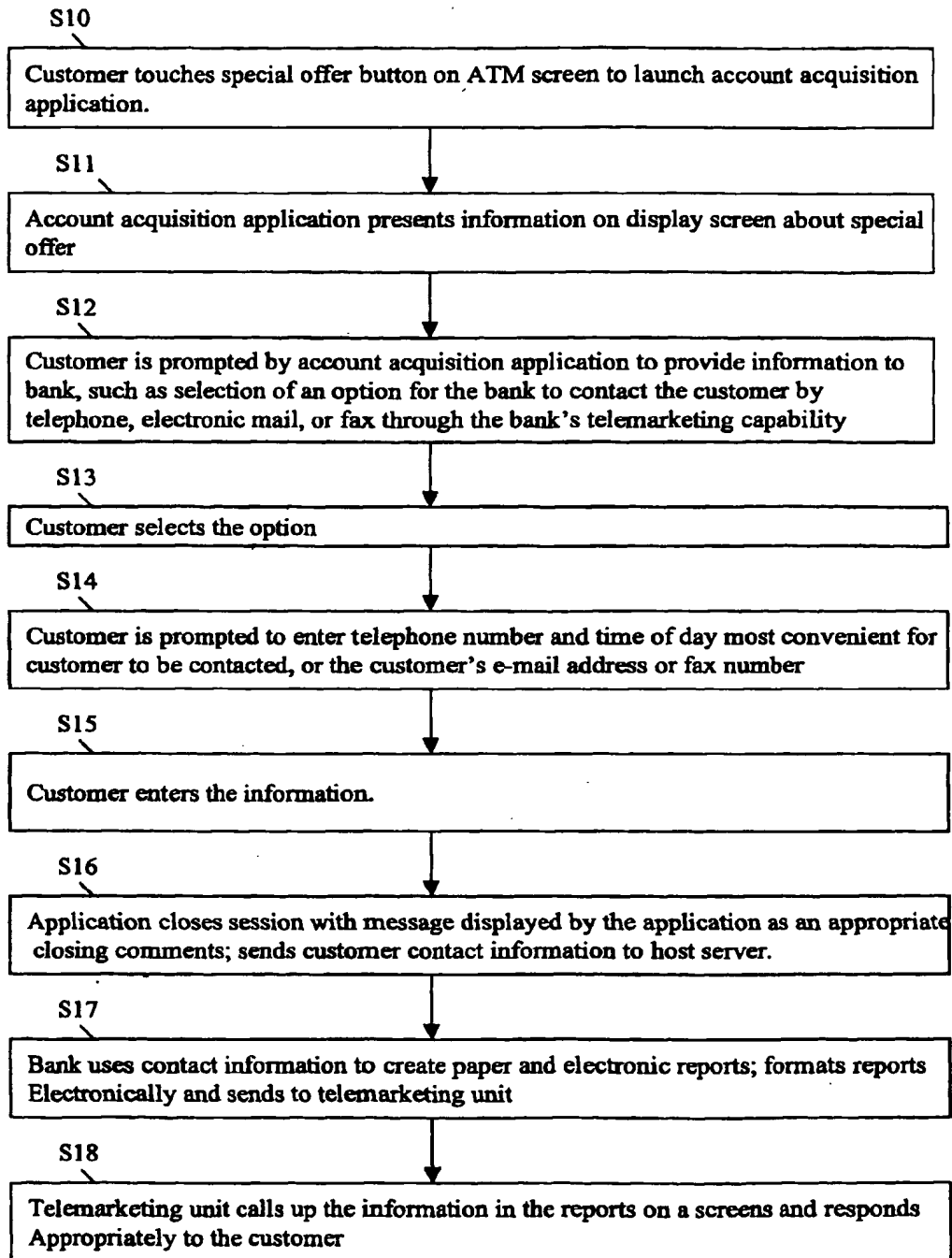


FIG. 3

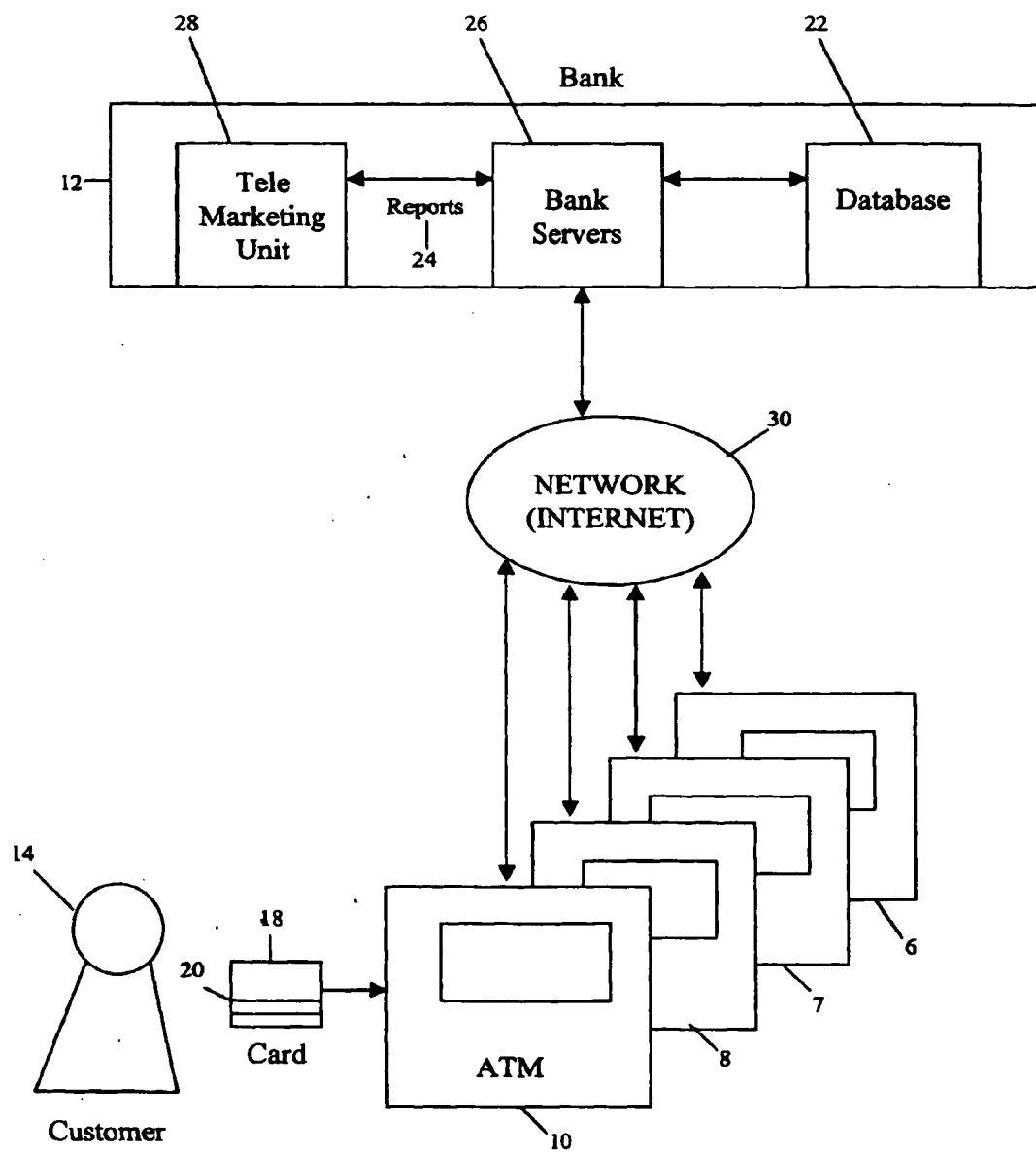


FIG. 4

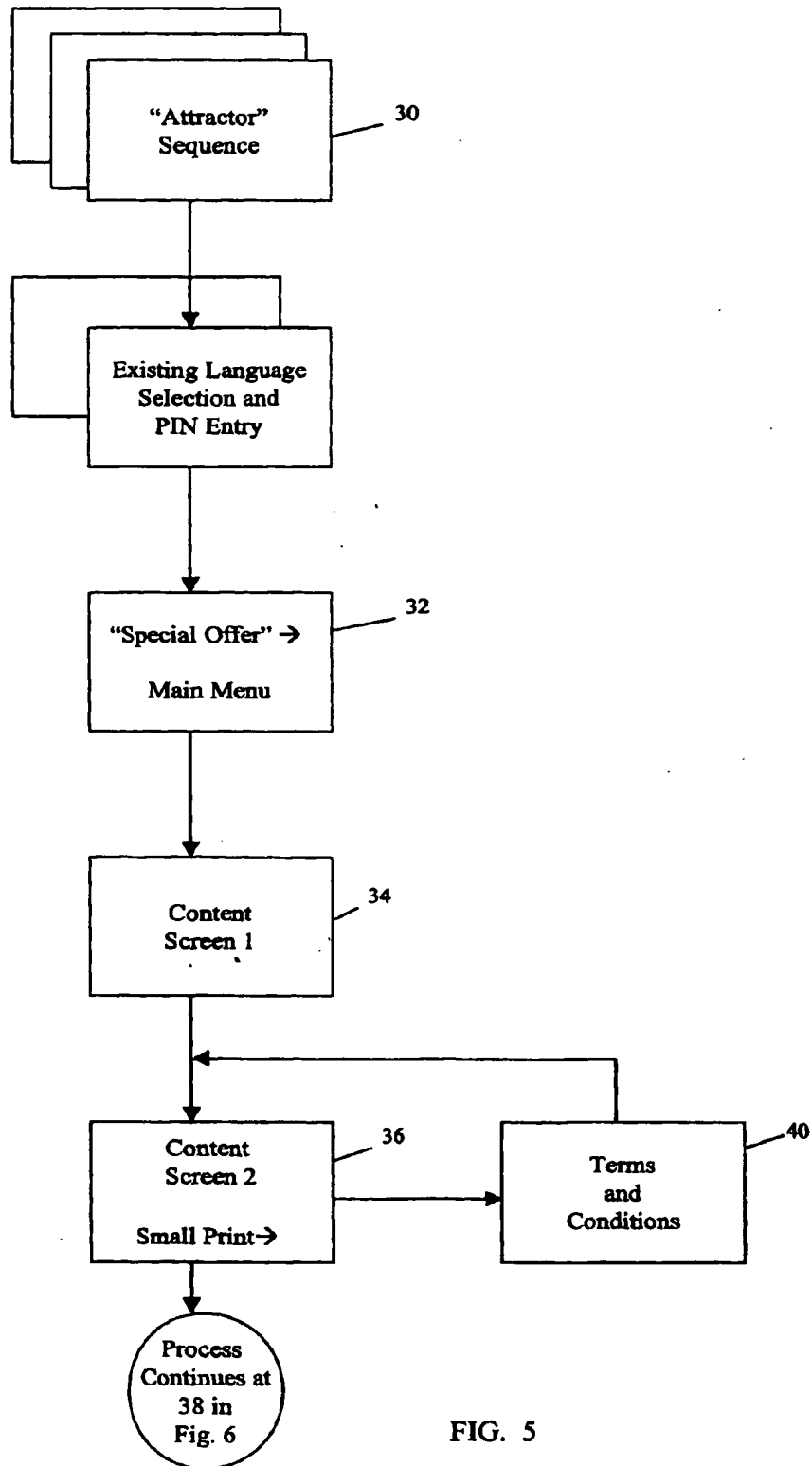


FIG. 5

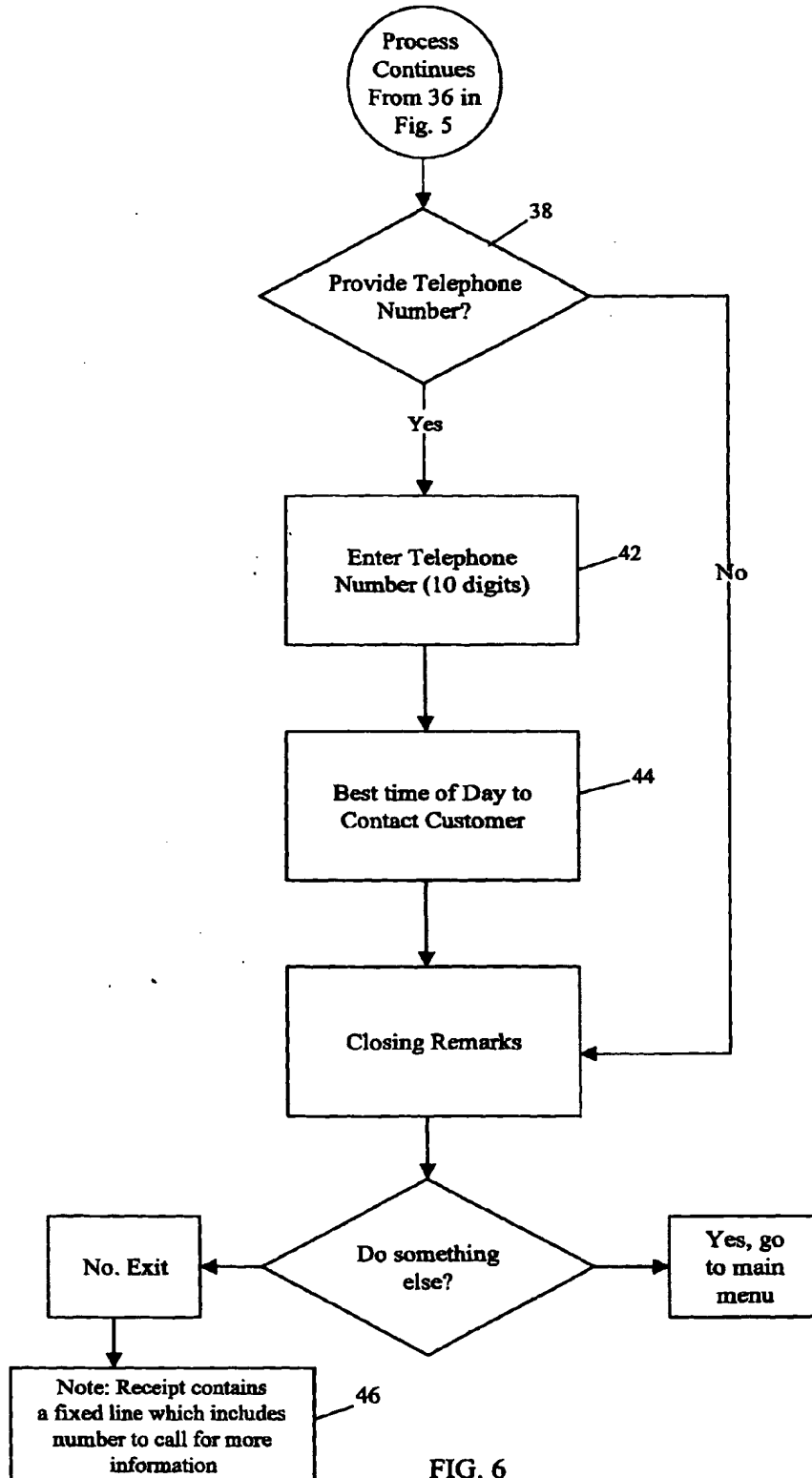


FIG. 6

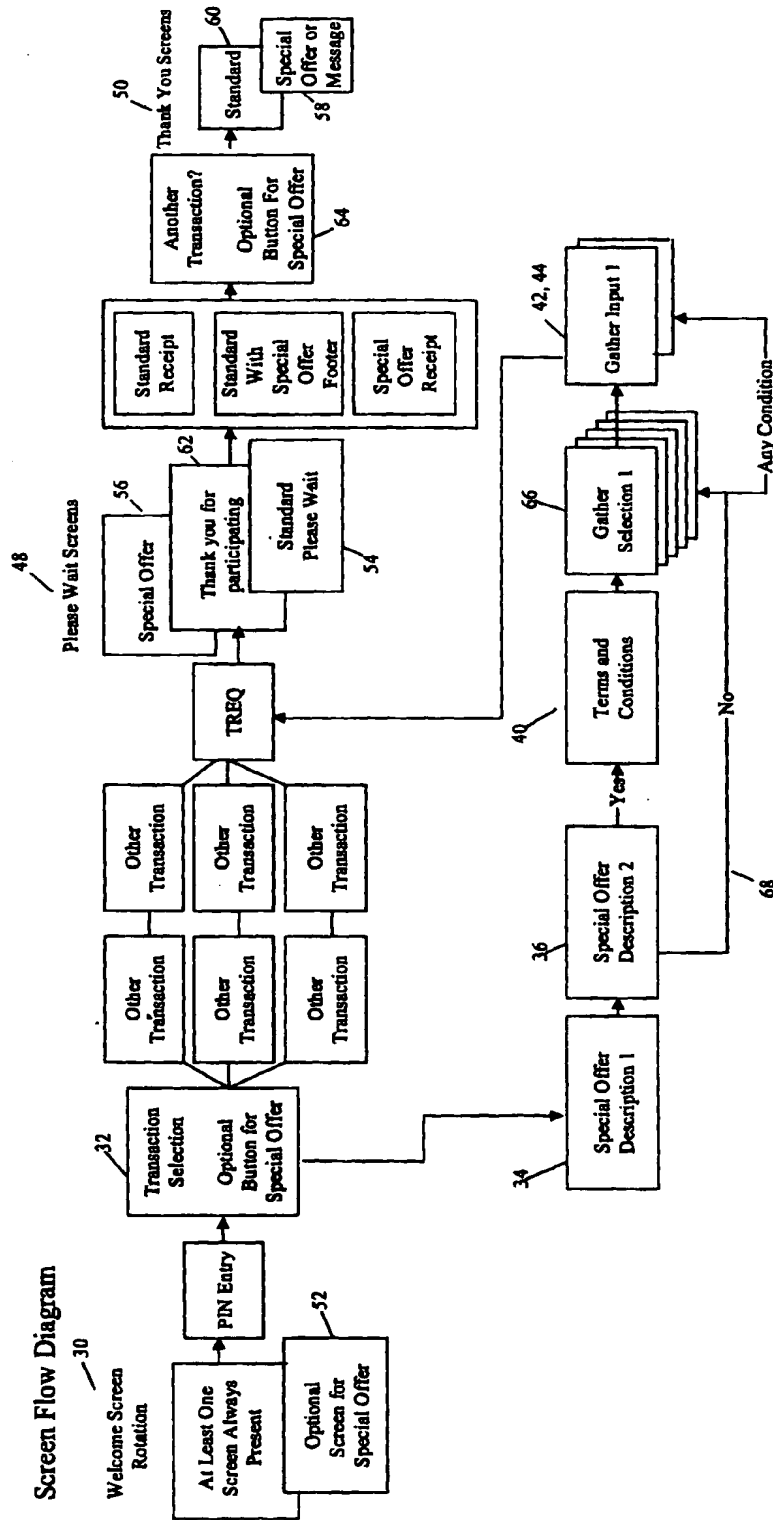


FIG. 7

30	•Welcome Screen	•Special Offer Description 1 (Optional)	34
32	•Transaction Selection Screen Button	•Special Offer Description 2 (Required)	36
56	•Please Wait: Special Offer	•Special Offer Terms and Conditions	40
62	• Please Wait: Thank You for Participating	•Gather Selection 1 •Gather Selection 2 •Gather Selection 3 •Gather Selection 4 •Gather Selection 5	66
64	•Another Transaction Special Offer Button		
60	•Thank You Screen		
46	•Receipt: Special Offer footer on every receipt Special Offer transaction receipt	•Gather Input 1 •Gather Input 2	42, 44

FIG. 8